

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Case No. 22-10212-JCM

**Scott T. Penzerro
Angela M. Horner**

Chapter 13

Debtor(s).

Related to Doc. Nos. 94 & 111 & 119

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: The Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☐ Amended Chapter 13 Plan dated June 12, 2023

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$1,594.00 to \$1,783.00 per month, effective August 2023; and/or the Plan term shall be changed from months to months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: _____

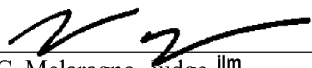
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 29th day of August, 2023

SIGNED
8/29/23 11:37 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA



John C. Melaragno, Judge ^{Jlm}
United States Bankruptcy Court

Stipulated by:

/s/ Daniel P. Foster
Daniel P. Foster (PA I.D. #92376)
Counsel to Debtor
Foster Law Offices
1210 Park Avenue
Meadville, PA 16335
814-724-1165
dan@mrdebtbuster.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone (PA I.D. #42575)
Counsel to Chapter 13 Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
kdesimone@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Scott T. Penzerro
Angela M. Horner
Debtors

Case No. 22-10212-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 29, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Scott T. Penzerro, Angela M. Horner, 1014 Arlington Drive, Greenville, PA 16125-8885
15492636	+ EMP of Mercer County LTD, 740 E State Street, Sharon, PA 16146-3328
15480772	+ Fnb Cons Disc Co, 41-A Hadley Road Po Box 152, Greenville, PA 16125-0152
15497587	+ Mollie, LLC dba Uown Leasing, 10500 University Center Dr. Suite 140, Tampa, FL 33612-6415
15492638	+ Primary Health Network, 220 N Buhl Farm Drive #A, Hermitage, PA 16148-1786
15492639	+ Uown Leasing, 10500 University Center Dr 140, Tampa, FL 33612-6415

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 29 2023 23:42:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480762	+ Email/Text: Bankruptcy@ICSystem.com	Aug 29 2023 23:33:00	AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15480763	+ Email/Text: backoffice@affirm.com	Aug 29 2023 23:34:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15490232	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 29 2023 23:42:34	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15480764	+ Email/Text: ally@ebn.phinsolutions.com	Aug 29 2023 23:33:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15490030	+ Email/Text: BKRMailOps@weltman.com	Aug 29 2023 23:34:00	Byrider Finance, LLC DBA CNAC, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15480765	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 23:42:29	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15484636	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 23:42:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15480766	+ Email/Text: bankruptcy@jdbyrider.com	Aug 29 2023 23:34:00	Car Now Acceptance C, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15480767	^ MEBN	Aug 29 2023 23:25:54	Cbe Group, Attn: Bankruptcy, Po Box 900, Waterloo, IA 50704-0900
15480768	^ MEBN	Aug 29 2023 23:25:48	Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
15480769	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 29 2023 23:34:00	Credit Management Company, Attn: Bankruptcy,

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Aug 29, 2023

Form ID: pdf900

Total Noticed: 32

			2121 Noblestown Road, Pittsburgh, PA 15205-3956
15495986	Email/Text: cashiering-administrationservices@flagstar.com	Aug 29 2023 23:34:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15480770	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 29 2023 23:34:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15480771	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 29 2023 23:34:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15480773	+ Email/Text: bankruptcy@marinerfinance.com	Aug 29 2023 23:33:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15499104	+ Email/Text: bankruptcy@marinerfinance.com	Aug 29 2023 23:33:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15484646	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 29 2023 23:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15497587	+ Email/Text: bankruptcy@mngllc.com	Aug 29 2023 23:33:00	Mollie, LLC dba Uown Leasing, 10500 University Center Dr. Suite 140, Tampa, FL 33612-6415
15497971	+ Email/Text: ecfbankruptcy@progleasing.com	Aug 29 2023 23:34:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
15495134	Email/Text: perituspendrick@perituservices.com	Aug 29 2023 23:33:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15480774	Email/Text: info@phoenixfinancialsvcs.com	Aug 29 2023 23:33:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236
15481374	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 29 2023 23:42:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480775	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 29 2023 23:42:29	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15486456	Email/Text: BNCnotices@dcmservices.com	Aug 29 2023 23:33:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15486455	Email/Text: BNCnotices@dcmservices.com	Aug 29 2023 23:33:00	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15505071	Email/Text: EDBKNotices@ecmc.org	Aug 29 2023 23:33:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC dba CNAC
cr		FLAGSTAR BANK N.A.
cr		FLAGSTAR BANK, FSB
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15492635	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15492637	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Aug 29, 2023

Form ID: pdf900

Total Noticed: 32

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK N.A. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Scott T. Penzerro dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Angela M. Horner dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor FLAGSTAR BANK FSB dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com
Maribeth Thomas	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 10